

**TOWN OF WETHERSFIELD  
INSURANCE COMMITTEE MEETING  
Thursday, February 27, 2014  
SPECIAL MEETING Minutes**

Meeting was called to order at 5:30 PM by Vice Chair Paul Meade. In attendance were: members: Paul Meade; Greg Curtin; Chris Bazinet; Jack Dolan; Nermin Duric; Councilman Jeff Kotkin; Town Manager Jeff Bridges, Interim Finance Director, Linda Savitsky; Health Insurance Agent of Record: Chris Monroe, Constitution Advisory

Vice Chair Meade noted that there were no members of the public present.

**Report from Agent of Record Chris Monroe of Constitution Health**

**Status of FY 14 experience:** Mr. Monroe reviewed the results through the first seven months of the fiscal year and noted that things continued to track well.

**FY 15 Renewal:** Mr. Monroe noted that utilizing standard underwriting principles; the program tracks a 10-11% trend. Constitution doesn't necessarily follow those guidelines; they run their own tests and are looking at a 4 ½% increase. Many administrative fees are calculated as a percentage of paid claims; the majority uses a fixed cost per employee. Chris recommends that the Town maintain the status quo re: existing methodology.

He plans to informally market the stop loss coverage with Anthem as well as other carriers as this would be beneficial to the town. There was general consensus that he proceed and report back at the March meeting. He also noted there were fewer large claims than prior years.

**Other:** Mr. Monroe started the rollout of the wellness programs at the schools with limited attendance.

Mr. Monroe left the meeting after his report.

**Report from Agent of Record Chris Wardrop of USI**

Chris Wardrop was unable to attend; he submitted a written report. Questions were raised re: Volunteer Firefighters' Accident and Health Policy and if it was duplicative of the CIRMA coverage included in the Workers' Compensation Policy. Linda will follow up with Chris W.

**Election of Officers**

Vice Chairman Meade nominated **Chris Bazinet** for the position of **Chair**; Greg Curtin seconded. Motion was approved unanimously.

Mr. Curtin nominated **Paul Meade** for **Vice Chair**. Chris Bazinet seconded. Motion passed unanimously.

Meeting adjourned at 6:12 PM.